

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court
District of Utah**

In re **Zane Steven Vincent,
Heather Y Vincent**

Debtors

Case No. **10-26730**

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	1,130.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		2,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		3,442.40	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	31		105,358.35	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,172.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,172.00
Total Number of Sheets of ALL Schedules		45			
Total Assets			1,130.00		
Total Liabilities				110,800.75	

**United States Bankruptcy Court
District of Utah**

In re **Zane Steven Vincent,
Heather Y Vincent**

Debtors

Case No. 10-26730

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	3,442.40
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	12,097.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	15,539.40

State the following:

Average Income (from Schedule I, Line 16)	2,172.00
Average Expenses (from Schedule J, Line 18)	2,172.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,771.60

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		1,925.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	3,442.40	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		105,358.35
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		107,283.35

B6A (Official Form 6A) (12/07)

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Zane Steven Vincent,
Heather Y Vincent**Case No. **10-26730**

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking: Gunnison Valley Bank (Overdrawn)	J	0.00
		Savings: Utah Independent Bank	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Sofa \$30, rocking chair \$15, lamp \$5, DVD player \$5, stereo \$5 3 Beds \$150, 3 dressers \$75, lamp \$5, alarm clock \$5 Dining table \$50, 4 chairs \$20 Microwave \$15, small appliances \$15, washer & dryer \$100, iron & board \$5, desktop \$15, printer \$25 Location: In Debtor's possession	J	540.00
		Sofa Location: Not In Debtor's possession	J	75.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing Location: In Debtor's possession	J	200.00
7. Furs and jewelry.		Wedding bands and costume jewelry Location: In Debtor's possession	J	150.00
8. Firearms and sports, photographic, and other hobby equipment.		Keyboard \$50, bicycle \$15, camping equipment \$40, fishing equipment \$30 Location: In Debtor's possession	J	135.00

Sub-Total > **1,100.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

Sub-Total > **0.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog \$25, 4 chickens \$5 Location: In Debtor's possession	J	30.00
32. Crops - growing or harvested. Give particulars.	X			

Sub-Total > **30.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **1,130.00**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Sofa \$30, rocking chair \$15, lamp \$5, DVD player \$5, stereo \$5	Utah Code Ann. § 78B-5-506(1)(a)	60.00	540.00
3 Beds \$150, 3 dressers \$75, lamp \$5, alarm clock \$5	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)	235.00	
Dining table \$50, 4 chairs \$20	Utah Code Ann. § 78B-5-506(1)(b)	70.00	
Microwave \$15, small appliances \$15, washer & dryer \$100, iron & board \$5, desktop \$15, printer \$25	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	175.00	
Location: In Debtor's possession			
Wearing Apparel			
Clothing	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	200.00	200.00
Location: In Debtor's possession			
Furs and Jewelry			
Wedding bands and costume jewelry	Utah Code Ann. § 78B-5-506(1)(d)	150.00	150.00
Location: In Debtor's possession			
Animals			
Dog \$25, 4 chickens \$5	Utah Code Ann. § 78B-5-506(1)(c)	30.00	30.00
Location: In Debtor's possession			

Total: **920.00** **920.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Zane Steven Vincent,
Heather Y Vincent**Case No. **10-26730**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D	W I F E	J O I N T	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		Husband, Wife, Joint, or Community							
Account No.									
Creditor #: 1 RC Willey + Attn: Bankruptcy Department PO Box 65320 Salt Lake City, UT 84165-0320	J								
		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN							
		04/2003							
		Purchase Money Security							
		Sofa							
		Location: Not In Debtor's possession							
		Value \$ 75.00						2,000.00	1,925.00
Account No.									
Express Recovery Services * P.O. Box 26415 Salt Lake City, UT 84126-0415								Notice Only	
		Representing: RC Willey +							
		Value \$							
Account No.									
Knight Adjustment Bureau 404 East 4500 South Suite A-34 Salt Lake City, UT 84107-2710								Notice Only	
		Representing: RC Willey +							
		Value \$							
Account No.									
		Value \$							
Subtotal								2,000.00	1,925.00
(Total of this page)									
Total								2,000.00	1,925.00
(Report on Summary of Schedules)									

0 continuation sheets attached

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	Husband, Wife, Joint, or Community	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
									AMOUNT ENTITLED TO PRIORITY
Account No.									
Creditor #: 1 Internal Revenue Service * Insolvency Mail Stop 5021 50 South 200 East Salt Lake City, UT 84111		J		Federal Taxes					
								1,553.40	0.00
									1,553.40
Account No.									
Attorney General for United States Michael B. Mukasey 950 Pennsylvania Ave, NW Room 4400 Washington, DC 20530-0001				Representing: Internal Revenue Service *				Notice Only	
Account No.									
Creditor #: 2 US Attorney, District of Utah * Brett L. Tolman 185 South State St. #400 Salt Lake City, UT 84111-1506		J		Notice Only					0.00
								0.00	0.00
Account No.									
Creditor #: 3 Utah State Tax Commission * Attn: Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134		J		State Taxes					0.00
								1,889.00	1,889.00
Account No.									

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

0.00
3,442.40

Total
(Report on Summary of Schedules)

0.00
3,442.40

B6F (Official Form 6F) (12/07)

In re **Zane Steven Vincent,
Heather Y Vincent**Case No. 10-26730

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Creditor #: 1 Allied Interstate Collections PO Box 361475 Columbus, OH 43236-1475	J	Notice Only				0.00
Account No. xxxx2900,xxxx2916						
Creditor #: 2 ARC 4646 West Lake Park Blvd. P.O. Box 30191 Salt Lake City, UT 84130	J	Medical				2,053.87
Account No. xxxxx2640						
Creditor #: 3 Avon 4198 W. 5700 S. Salt Lake City, UT 84118	J	2007 Goods and Services				108.45
Account No.						
LTD Financial Services PO Box 630769 Houston, TX 77263		Representing: Avon				Notice Only
Subtotal (Total of this page)						2,162.32

30 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		Collections				
Creditor #: 4 B Line/Sherman Acquisition/Providian Mail Stop 550 2101 4th Ave., Ste. 1030 Seattle, WA 98121	J					1,398.96
Account No. 0004		07/2005 Dental				
Creditor #: 5 Barry Sorenson DDS 50 E 200 N Salina, UT 84654-1220	J					405.00
Account No.		Notice Only				
Creditor #: 6 Brook J. Sessions Harris & Carter 3325 N University Ave., Ste. 200 Provo, UT 84604-4467	J					0.00
Account No.		06/2009 Medical				
Creditor #: 7 Canyonland Pediatrics 1490 E. Foremaster Dr., #130 Saint George, UT 84790	J					0.00
Account No.		Representing: Canyonland Pediatrics				
Collection Center of Wyoming 406 6th St. PO Box 1470 Rawlins, WY 82301						Notice Only
Sheet no. 1 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						1,803.96

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C						
Account No. xxxxxxxxxx5995	J			07/2003 Goods and Services				607.00
Creditor #: 8 Capital One PO Box 70884 Charlotte, NC 28272								
Account No.				Representing: Capital One				Notice Only
RAB PO Box 1022 Wixom, MI 48393								
Account No.	J			Goods and Services				137.00
Creditor #: 9 CentraCom Interactive P.O. Box 7 Fairview, UT 84629								
Account No.				Representing: CentraCom Interactive				Notice Only
NAR, Inc 5225 W. Willey Post Way Suite 410 Salt Lake City, UT 84116								
Account No.				Representing: CentraCom Interactive				Notice Only
North American Recovery 10 West Broadway Suite 610 Salt Lake City, UT 84101								
Sheet no. <u>2</u> of <u>30</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)			744.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx7163,xx3922 Creditor #: 10 Central Utah Clinic PO Box 30079 Salt Lake City, UT 84103-0079	J	2007 Medical				49.72
Account No. Creditor #: 11 Central Utah Medical PO Box 30079 Salt Lake City, UT 84130-0079	J	Medical				403.00
Account No. Mountainland Collections P.O. Box 1280 American Fork, UT 84003		Representing: Central Utah Medical				Notice Only
Account No. 1575 Creditor #: 12 Central Utah Radiology PO Box 908 Bountiful, UT 84011	J	Medical				32.00
Account No. Express Recovery Services * P.O. Box 26415 Salt Lake City, UT 84126-0415		Representing: Central Utah Radiology				Notice Only
Sheet no. 3 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 484.72

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Robbinson, Seiler & Anderson PO Box 1266 Provo, UT 84603		Representing: Central Utah Radiology				Notice Only
Account No. xx4432		2009 Medical				
Creditor #: 13 Central Valley Medical Center PO Box 412 Nephi, UT 84648	J					362.14
Account No.						
Express Recovery Services * P.O. Box 26415 Salt Lake City, UT 84126-0415		Representing: Central Valley Medical Center				Notice Only
Account No. xxxxxxxx2350....		Notice Only				
Creditor #: 14 Chase Bank 800 Brooksedge Blvd. Westerville, OH 43081	J					0.00
Account No. x3234		2007 Goods and Services				
Creditor #: 15 Christiansen Furniture 41 South Main Pomerene, AZ 85627	J					1,129.07
Sheet no. 4 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,491.21

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxx8500 Creditor #: 16 Columbia House PO Box 91603 Indianapolis, IN 46291	J	2008 Goods and Services				12.89
Account No. Creditor #: 17 Concord Circle Morgan Hill, CA 95037-5417	J	Notice Only				0.00
Account No. xx1939, xx3144, xx0035 Creditor #: 18 Consulmed PO Box 163 Gunnison, UT 84634	J	2009 Medical				205.00
Account No. xxx5471 Creditor #: 19 Consulmed Central Utah Radiology PO Box 908 Bountiful, UT 84011	J	2009 Medical				340.00
Account No. xx1335 Creditor #: 20 ConsulMed PO Box 517 Aurora, UT 84620	J	2009 Medical				89.00
Sheet no. 5 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 646.89

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Creditor #: 21 Curascript Pharmacy 6272 Lee Vista Orlando, FL 32822	J	09/2004 Medical				600.00
Account No. Creditor #: 22 Dana Orthodontics 324 E State St. Pleasant Grove, UT 84062	J	03/2005 Dental				2,000.00
Account No. 0877 Creditor #: 23 Direct TV PO Box 78626 Phoenix, AZ 85062	J	05/2003 Cable TV				172.00
Account No. xxxxxxxxxxx8814 Creditor #: 24 Dish Network 1875 N 1120 W Provo, UT 84604	J	2006 Cable TV				770.00
Account No. Creditor #: 25 Dixie Medical Center 4646 W. Lake Park Blvd. Salt Lake City, UT 84120	J	Medical				384.00
Sheet no. 6 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						3,926.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
IHC Health Services Inc 3930 West Parkway Blvd. Salt Lake City, UT 84130		Representing: Dixie Medical Center				Notice Only
Account No. xxx-xxxx6803		08/2007 Medical				
Creditor #: 26 Dixie Regional Med Center 1380 E Medical Center Drive Saint George, UT 84790	J					1,219.34
Account No. xxx-xxxx0022		05/2008 Medical				
Creditor #: 27 Dixie Regional Med Center 1380 E Medical Center Drive Saint George, UT 84790	J					4,403.20
Account No. xxx-xxxx7887		05/2008 Medical				
Creditor #: 28 Dixie Regional Med Center 1380 E Medical Center Drive Saint George, UT 84790	J					113.82
Account No. xxx-xxxx7184		05/2008 Medical				
Creditor #: 29 Dixie Regional Med Center 1380 E Medical Center Drive Saint George, UT 84790	J					260.10
Sheet no. 7 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						5,996.46

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx-xxxx6785 Creditor #: 30 Dixie Regional Med Center 1380 E Medical Center Drive Saint George, UT 84790	J	11/2007 Medical				145.63
Account No. 1673, 6272, 4451, 8856, 5455 Creditor #: 31 Dixie Regional Med Center 1380 E Medical Center Drive Saint George, UT 84790	J	Medical				2,817.00
Account No. Revenue Cycle Solutions, Inc. P.O. Box 7229 Westchester, IL 60154-7229		Representing: Dixie Regional Med Center				Notice Only
Account No. .012 Creditor #: 32 Dr. Dennis Blume 551 S 200 E Springville, UT 84663	J	06/2003 Medical				145.00
Account No. Creditor #: 33 Dr. Robert Pearson 1870 North Main Ste. 104 Cedar City, UT 84720	J	07/2005 Medical				66.00
Sheet no. 8 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,173.63

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 6899 Creditor #: 34 Dwight H. Inouye, M.D. PO Box 849 Gunnison, UT 84634	J	Medical				110.00
Account No. Creditor #: 35 eCast Settlement Corp HSBC Bank Nevada PO Box 35480 Newark, NJ 07193-5480	J	Collections				954.17
Account No. Creditor #: 36 eCast Settlement Corp PO Box 35480 Newark, NJ 07193-5480	J	Collections				500.22
Account No. 6338 Creditor #: 37 EPN Law offices of Ron J Noyes 746 E 1910 S Ste 5 Provo, UT 84606	J	2003 Collections				138.00
Account No. Creditor #: 38 Farmer's Insurance Group PO Box 149227 Austin, TX 78714-9227	J	Insurance				79.02
Sheet no. 9 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,781.41

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Credit Collection Service Two Wells Ave. Newton Center, MA 02459		Representing: Farmer's Insurance Group				Notice Only
Account No. 9486		07/2004 Goods and Services				
Creditor #: 39 Farwest Bank 2 North Main Ephraim, UT 84627	J					454.00
Account No.		Notice Only				
Creditor #: 40 Federal Recovery Services PO Box 17474 Holladay, UT 84117	J					0.00
Account No.		2007 Goods and Services				
Creditor #: 41 First Access Lending PO Box 146 Monroe, UT 84754	J					1,055.66
Account No.		08/2005 Goods and Services				
Creditor #: 42 Gentry Finance 386 South State Street Orem, UT 84057	J					400.00
Sheet no. 10 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,909.66

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4476 Creditor #: 43 Golds Gym Paramount Acceptance PO Box 17317 Salt Lake City, UT 84117	J	05/2003 Fees				800.00
Account No. AFS PO Box 6119 Columbia, MD 21045		Representing: Golds Gym Paramount Acceptance				Notice Only
Account No. Federal Recovery Services PO Box 17474 Holladay, UT 84117		Representing: Golds Gym Paramount Acceptance				Notice Only
Account No. United Recovery Group PO Box 369 Draper, UT 84020-0369		Representing: Golds Gym Paramount Acceptance				Notice Only
Account No. xx0035,xx0910,xx1939,xx3144 Creditor #: 44 Gunnison Family Practice PO Box 163 Gunnison, UT 84634	J	2009 Medical				1,885.00
Sheet no. 11 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 2,685.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx2046 Creditor #: 45 Gunnison Telephone Company PO Box 850 Gunnison, UT 84634	J	Utility Bill				79.11
Account No. Creditor #: 46 Gunnison Valley Bank 10 South Main Gunnison, UT 84634-9999	H	Signature Loan				510.00
Account No. 0143 Creditor #: 47 Gunnison Valley Hospital 64 East 100 North Gunnison, UT 84634	J	07/2004 Medical				582.00
Account No. Accounts Receivable Systems PO Box 166 Ogden, UT 84403		Representing: Gunnison Valley Hospital				Notice Only
Account No. Bonneville Billing & Collections * P.O. Box 150621 Ogden, UT 84415		Representing: Gunnison Valley Hospital				Notice Only
Sheet no. 12 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,171.11

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 5418, 0228, 8373, 1961, 0290 Creditor #: 48 Gunnison Valley Hospital PO Box 759 Gunnison, UT 84634	J	Medical				1,756.00
Account No. xxxx xxxx xxxx xxxx 4838 Creditor #: 49 Gunnison Valley Hospital PO Box 759 Gunnison, UT 84634	J	Medical				910.00
Account No. xxxx xxxx xxxx xxxx 4290 Creditor #: 50 Gunnison Valley Hospital PO Box 759 Gunnison, UT 84634	J	Medical				1,542.00
Account No. xxxx xxxx xxxx xxxx 5608 Creditor #: 51 Gunnison Valley Hospital PO Box 759 Gunnison, UT 84634	J	Medical				1,020.00
Account No. xxxx xxxx xxxx xxxx 3242 Creditor #: 52 Gunnison Valley Hospital PO Box 759 Gunnison, UT 84634	J	Medical Additional Acc #8183 8608 8653 8863 8969 7080 7964 7996 8008 9611				8,593.00
Sheet no. 13 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						13,821.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Accounts Receivable PO Box 166 Ogden, UT 84403		Representing: Gunnison Valley Hospital				Notice Only
Account No.						
Bonneville Billing & Collections * P.O. Box 150621 Ogden, UT 84415		Representing: Gunnison Valley Hospital				Notice Only
Account No.						
Outsource Receivables P.O Box 166 Ogden, UT 84402-0166		Representing: Gunnison Valley Hospital				Notice Only
Account No. 0695		11/2002 Notice Only				
Creditor #: 53 Household Credit Services P.O. Box 60102 City Of Industry, CA 91716-0102	J					0.00
Account No. xxxxxxxx3814....		03/2006 Goods and Services				
Creditor #: 54 HSBC Bank PO Box 81622 Salinas, CA 93912	J					534.00
Sheet no. 14 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						534.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
HSBC PO Box 80053 Salinas, CA 93912-0053			Representing: HSBC Bank				Notice Only
Account No.							
Professional Recovery Services PO Box 1880 Voorhees, NJ 08043			Representing: HSBC Bank				Notice Only
Account No. xxx-xxxxx4737,xxx-xxx9545							
Creditor #: 55 Intermountain Medical Group 5252 Intermountain Dr. Salt Lake City, UT 84107		J	06/2008 Medical				278.34
Account No. xxxxxx0008							
Creditor #: 56 Intermountain Pain Specialists 800 N 730 W, Ste. 34A Orem, UT 84057		J	2009 Medical				25.00
Account No. xx3144							
Creditor #: 57 Jackson Family Clinic PO Box 669 35 E. Center Gunnison, UT 84634		J	01/2007 Medical				230.00
Sheet no. 15 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							533.34

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Outsource Receivables PO Box 166 Ogden, UT 84402-0166		Representing: Jackson Family Clinic				Notice Only
Account No. 0695		11/2002 Medical				
Creditor #: 58 Jan Christensen, M.D. PO Box 819 Gunnison, UT 84634	J					325.00
Account No.		2009 Medical				
Creditor #: 59 Kelly M. Frandsen, D.D.S. PO Box 386 75 N. 100 E. Gunnison, UT 84634	J					779.91
Account No.						
Checknet P.O. Box 150 Provo, UT 84603		Representing: Kelly M. Frandsen, D.D.S.				Notice Only
Account No.		07/2005 Goods and Services				
Creditor #: 60 Kendall's Catering 282 W 600 N American Fork, UT 84003	J					3,052.00
Sheet no. 16 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						4,156.91

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8985 Creditor #: 61 Labcorp of America PO Box 2240 Burlington, NC 27216-2240	J	06/2004 Goods and Services				32.00
Account No. Creditor #: 62 LCA Collections PO Box 15519 Savannah, GA 31405	J	2004 Collections				7.20
Account No. xxx-5833 Creditor #: 63 Lincare PO Box 3907 Spokane, WA 99220	J	2009 Medical				157.81
Account No. Creditor #: 64 Manti Family Practice IHC Physicians PO Box 79052 Phoenix, AZ 85062-9052	J	2006 Medical				277.55
Account No. Creditor #: 65 Motherhood Maternity 6191 S State Salt Lake City, UT 84107	J	Goods and Services				0.00
Sheet no. 17 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 474.56

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Trident Asset Management PO Box 888424 Atlanta, GA 30356		Representing: Motherhood Maternity				Notice Only
Account No. xxxxxxxxx6266....		07/2004 Goods and Services				830.00
Creditor #: 66 Mountain America Credit Union P.O. Box 9001 West Jordan, UT 84084-9001	J					
Account No.						
Bennet, Deloney & Noyes, PC 1265 East Fort Union Blvd. Suite 150 Midvale, UT 84047		Representing: Mountain America Credit Union				Notice Only
Account No.						
NAR, Inc 5225 W. Willey Post Way Suite 410 Salt Lake City, UT 84116		Representing: Mountain America Credit Union				Notice Only
Account No.						
Rickenbacker Collections 7568 Monterey Street Gilroy, CA 95020-5826		Representing: Mountain America Credit Union				Notice Only
Sheet no. 18 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						830.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 2663 Creditor #: 67 Mountain America Credit Union P.O. Box 45001 Salt Lake City, UT 84145	J	06/2004 Goods and Services				357.00
Account No. Creditor #: 68 Mountain West Gastroenterology 6360 South 3000 East Suite 300 Salt Lake City, UT 84121	J	Medical				20.00
Account No. Clear Management Solutions PO Box 26415 Salt Lake City, UT 84126-0415		Representing: Mountain West Gastroenterology				Notice Only
Account No. Creditor #: 69 Mountain West GI 6360 S 3000 E Suite 300 Salt Lake City, UT 84121-6926	J	Notice Only				0.00
Account No. Express Recovery Services * P.O. Box 26415 Salt Lake City, UT 84126-0415		Representing: Mountain West GI				Notice Only
Sheet no. 19 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 377.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Creditor #: 70 Mr. Kevin Sullivan Esq. c/o Bonneville Billing PO Box 150612 Ogden, UT 84415-0612	J	Notice Only				0.00
Account No. Creditor #: 71 Music Service Club 468 N Camden Dr., Ste. 123 Beverly Hills, CA 90210	J	Goods and Services				47.00
Account No. National Recovery Agency 2491 Paxton St. Harrisburg, PA 17111		Representing: Music Service Club				Notice Only
Account No. 3237 Creditor #: 72 NCO Financial Systems PO Box 41726 Philadelphia, PA 19101-1726	J	Notice Only				0.00
Account No. Creditor #: 73 Nelnet for UHEAA PO Box 45202 Salt Lake City, UT 84180	J	Collections				10,000.00
Sheet no. 20 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 10,047.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Creditor #: 74 Oral and Maxillofacial Surgery Center 912 N 2000 W Pleasant Grove, UT 84062		J	03/2003 Notice Only				0.00
Account No. Creditor #: 75 Pacific Power PO Box 25308 Salt Lake City, UT 84125		J	Utility Bill				90.65
Account No. xxxxxx2819 Creditor #: 76 People PO Box 60001 Tampa, FL 33660		J	Goods and Services				56.94
Account No. The Billing Center PO Box 60001 Tampa, FL 33660-0001			Representing: People				Notice Only
Account No. xF219 Creditor #: 77 Praxair 235 East 6100 South Salt Lake City, UT 84107		J	Medical				447.05
Sheet no. 21 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							594.64

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xx0804 Creditor #: 78 Prestige Financial 1420 South 500 West Salt Lake City, UT 84115	J	09/2004 Balance on Repossession 2004 Ford Focus & 2003 Ford Ranger				19,041.63
Account No. 3370 Creditor #: 79 Pro Activ Solution PO Box 11448 Des Moines, IA 50336	J	2004 Goods and Services				41.00
Account No. Sko Branner American Inc. 40 Daniel Street PO Box 230 Farmingdale, NY 11735-0230		Representing: Pro Activ Solution				Notice Only
Account No. Creditor #: 80 Professional Recovery Services PO Box 1880 Voorhees, NJ 08043	J	Notice Only				0.00
Account No. Creditor #: 81 Providian Financial PO Box 99607 Arlington, TX 76096	J	2003 Goods and Services				1,677.95
Sheet no. 22 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 20,760.58

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Allied Interstate PO Box 361445 Columbus, OH 43236-1445			Representing: Providian Financial			Notice Only
Account No.						
Richard J. Boudreau & Associates 5 Industrial Way Salem, NH 03079			Representing: Providian Financial			Notice Only
Account No. 1847						
Creditor #: 82 Provo OBGYN Clinic 920 N 500 W Provo, UT 84604-3388		J	07/2004 Medical			25.00
Account No.						
Creditor #: 83 Puerta Del Sol Apts. 1366 West Indian Hills Dr. Saint George, UT 84770		J	05/2008 Apartment Lease			1,153.00
Account No.						
Creditor #: 84 Questar Gas + Bankruptcy Dept. DNR 244 PO Box 3194 Salt Lake City, UT 84110-3194		J	09/2007 Utility Bill			487.00
Sheet no. 23 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					Subtotal (Total of this page)	1,665.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.							
Express Recovery Services * P.O. Box 26415 Salt Lake City, UT 84126-0415			Representing: Questar Gas +				Notice Only
Account No.							
Outsource Receivables Management 3017 Taylor Ave Ogden, UT 84403			Representing: Questar Gas +				Notice Only
Account No.							
Creditor #: 85 Qwest * Bankruptcy Department 220 N. 5th Street Bismarck, ND 58501		J	2007 Goods and Services				144.91
Account No.							
ERS PO Box 9004 Renton, WA 98057			Representing: Qwest *				Notice Only
Account No.							
Goodwin & Bryan PO Box 221406 Beachwood, OH 44122			Representing: Qwest *				Notice Only
Sheet no. 24 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							144.91

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8008 Creditor #: 86 Richard B. Nay MD PO Box 429 Gunnison, UT 84634	J	06/2008 Medical				505.00
Account No. x9947 Creditor #: 87 Richard E. Anderson, M.D. PO Box 583 Levan, UT 84639	J	2009 Medical				30.00
Account No. Creditor #: 88 Richard W. Parkinson 5314 N 250 W, Ste. 220 Provo, UT 84604	J	08/2005 Fees				30.40
Account No. Creditor #: 89 Rickenbacker Collections 7568 Monterey Street Gilroy, CA 95020-5826	J	Notice Only				0.00
Account No. Creditor #: 90 Sanpete Valley Hospital 1100 S Medical Dr Mt Pleasant, UT 84647	J	06/2004 Medical				840.00
Sheet no. 25 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,405.40

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Remittance Processing PO Box 410400 Salt Lake City, UT 84141		Representing: Sanpete Valley Hospital				Notice Only
Account No. 3254		Returned Check				
Creditor #: 91 Springville City City Hall 110 South Main St. Springville, UT 84663	J					32.00
Account No.						
Bennett & Deloney 1265 East Fort Union Blvd. Suite #150 Midvale, UT 84047		Representing: Springville City				Notice Only
Account No.						
Epartner.net 4400 NE 77th Ave., Ste. 100 Vancouver, WA 98662		Representing: Springville City				Notice Only
Account No. 9064		07/2004 Cell Phone Bill				
Creditor #: 92 Sprint PO Box 219554 Kansas City, MO 64121	J					461.00
Sheet no. 26 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
						Subtotal (Total of this page)
						493.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. Creditor #: 93 St. George Radiology PO Box 657 Orem, UT 84059-0657	J	Medical				350.00
Account No. Creditor #: 94 Statewide Recovery & Liquidation PO Box 71743 Salt Lake City, UT 84171-0743	J	Collections				40.00
Account No. xxx-xxx6169 Creditor #: 95 Sunset Instacare 1739 W. Sunset Blvd Saint George, UT 84770	J	09/2007 Medical				339.58
Account No. Creditor #: 96 The Collection Inc. Dr. Steven Flick PO Box 970782 Orem, UT 84097-0782	J	03/2003 Collections				366.32
Account No. Creditor #: 97 Therapy West Inc. PO Box 396 Gunnison, UT 84634	J	2006 Medical				40.00
Sheet no. 27 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						1,135.90

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 3237 Creditor #: 98 Timpanogos Regional Medical Center PO Box 99400 Louisville, KY 40269	J	06/2005 Medical				15.34
Account No. West Asset Management PO Box 2548 Sherman, TX 75091		Representing: Timpanogos Regional Medical Center				Notice Only
Account No. 3039 Creditor #: 99 Transworld Systems 7050 S. Union Park Center Suite 575 Midvale, UT 84047	J	2003 Notice Only				0.00
Account No. xxxxxxxx9UT0.... Creditor #: 100 UHEAA 60 S. 400 W. Salt Lake City, UT 84101	J	Student Loan				2,097.00
Account No. Creditor #: 101 UNIPAC Corporation 3015 S Parker Rd. Aurora, CO 80014-2904	J	1994 Fees				10,000.00
Sheet no. 28 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,112.34

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No.	J	Medical					387.00	
Creditor #: 102 Utah Radiology Billing 283 E 930 S Orem, UT 84058								
Account No.		Representing: Utah Radiology Billing					Notice Only	
Intermountain Healthcare PO Box 410400 Salt Lake City, UT 84141-0400								
Account No.		Representing: Utah Radiology Billing					Notice Only	
Mountainland Collections P.O. Box 1280 American Fork, UT 84003								
Account No.	J	07/2004 Medical					40.00	
Creditor #: 103 Utah Valley Radiology PO Box 657 Orem, UT 84059-0657								
Account No. xxxxxx4280....	J	05/2003 Cell Phone Bill					1,938.00	
Creditor #: 104 Verizon Wireless PO Box 26055 Minneapolis, MN 55426								
Sheet no. 29 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	2,365.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
		H W J C					DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.
Account No.							
Pentagroup Financial PO Box 742209 Houston, TX 77274		Representing: Verizon Wireless				Notice Only	
Account No. xxxxx2410		2007 Medical					
Creditor #: 105 Von Pratt MD PO Box 879 Gunnison, UT 84634	J					252.40	
Account No.		Goods and Services					
Creditor #: 106 XM Satellite Radio PO Box 78054 Phoenix, AZ 85062	J					127.00	
Account No. xxxxxxxx0401....		02/2002 Goods and Services					
Creditor #: 107 Zions Bank 2460 S 3270 W Salt Lake City, UT 84119	J					5,552.00	
Account No.							
Sheet no. 30 of 30 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	5,931.40
Total (Report on Summary of Schedules)							105,358.35

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Alltel Wireless PO Box 79033 Phoenix, AZ 85062	Cell phone contract Began 08/2009 24 months (Debtors assume contract)

In re **Zane Steven Vincent,
Heather Y Vincent**

Case No. **10-26730**

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Zane Steven Vincent**
Heather Y VincentCase No. **10-26730**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter Son	AGE(S): 01 03
Employment:	DEBTOR	SPOUSE
Occupation	Sheriff Deputy	Homemaker
Name of Employer	Sanpete County	
How long employed	Since 09/2008	Since 2007
Address of Employer	1500 S Hwy 89 Manti, UT 84642	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 2,772.00	\$ 0.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 2,772.00	\$ 0.00
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ 517.00	\$ 0.00
\$ 83.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 600.00	\$ 0.00
------------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 2,172.00	\$ 0.00
--------------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

12. Pension or retirement income
13. Other monthly income (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00	\$ 0.00
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 2,172.00	\$ 0.00
--------------------	----------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 2,172.00	
--------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No. **10-26730**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	450.00
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>		
b. Is property insurance included?	Yes <u> </u> No <u>X</u>		
2. Utilities:		\$	130.00
a. Electricity and heating fuel		\$	47.00
b. Water and sewer		\$	0.00
c. Telephone		\$	170.00
d. Other See Detailed Expense Attachment		\$	0.00
3. Home maintenance (repairs and upkeep)		\$	400.00
4. Food		\$	90.00
5. Clothing		\$	35.00
6. Laundry and dry cleaning		\$	75.00
7. Medical and dental expenses		\$	150.00
8. Transportation (not including car payments)		\$	25.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	0.00
10. Charitable contributions		\$	
11. Insurance (not deducted from wages or included in home mortgage payments)			
a. Homeowner's or renter's		\$	15.00
b. Life		\$	0.00
c. Health		\$	50.00
d. Auto		\$	70.00
e. Other		\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)			
a. Auto		\$	360.00
b. Other		\$	0.00
c. Other		\$	0.00
14. Alimony, maintenance, and support paid to others		\$	0.00
15. Payments for support of additional dependents not living at your home		\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
17. Other Vehicle tires, maintenance & repairs		\$	60.00
Other Grooming & Toiletries		\$	45.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a.	Average monthly income from Line 15 of Schedule I	\$	<u>2,172.00</u>
b.	Average monthly expenses from Line 18 above	\$	<u>2,172.00</u>
c.	Monthly net income (a. minus b.)	\$	<u>0.00</u>

B6J (Official Form 6J) (12/07)

In re **Zane Steven Vincent**
Heather Y Vincent

Case No. **10-26730**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Internet	\$	40.00
Cell Phone	\$	75.00
Cable	\$	55.00
Total Other Utility Expenditures	\$	170.00

**United States Bankruptcy Court
District of Utah**

In re **Zane Steven Vincent
Heather Y Vincent**

Debtor(s)

Case No. **10-26730**
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 47 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date June 2, 2010

Signature /s/ Zane Steven Vincent
Zane Steven Vincent
Debtor

Date June 2, 2010

Signature /s/ Heather Y Vincent
Heather Y Vincent
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

**United States Bankruptcy Court
District of Utah**

In re **Zane Steven Vincent
Heather Y Vincent**

Debtor(s)

Case No. **10-26730**

Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$11,512.80
\$33,544.03
\$22,068.00
\$0.00
\$0.00
\$1,096.08

SOURCE
Debtor YTD: Sanpete County
Debtor 2009: Sanpete County
Debtor 2008: Sanpete County, Desert Hills Construction, Target Corp., ESG Success, Inc.
Co-Debtor YTD: N/A
Co-Debtor 2009: N/A
Co-Debtor 2008: Target

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$2,618.00	Debtor 2008: Unemployment

3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Citifinancial	Last 90 Days (Auto Payment- Titled to Heather's mom, but debtors make payments directly to finance company)	\$1,080.00	\$0.00

None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Zions First National Bank Vs. Zane S. Vincent Civil No. 060901762	Civil Collection	In The Third Judicial District Court In And For Salt Lake County State of Utah	Pending

* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT AND CASE NUMBER Zane Steven Vincent VS. Heather Rose Vincent Case No.: 044600101	NATURE OF PROCEEDING Divorce	COURT OR AGENCY AND LOCATION Sixth Judicial District Court Sevier County State of Utah	STATUS OR DISPOSITION Pending
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None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED David M. McGrath Angelina Tsu PO Box 30709 Salt Lake City, UT 84130-0709	DATE OF SEIZURE 04/2010	DESCRIPTION AND VALUE OF PROPERTY Wages Garnished Amount: \$260.19
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5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Berry & Tripp PC 5296 S. Commerce Dr., Suite 200 Salt Lake City, UT 84107	05/19/2010	\$501.00
Cricket Debt Counseling 10121 SE Sunnyside Rd. Suite #300 Clackamas, OR 97015	5/13/2010	\$36.00

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Third Party	07/2009	Sold 1984 Ford Bronco Received: \$500.00
None		

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Ron Vincent	Power tools Value: \$100.00	Debtor's Residence
Ron Vincent	1994 GMC Sierra 1500 Value: \$1,800.00	In Zane's possession
Margery Young 260 S 300 E Ephraim, UT 84627	2003 Nissan Maxima Value: \$5,975.00	In Heather's possession

15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1366 W Indian Hills Dr. #86 St. George, UT	Zane Steven Vincent Heather Y Vincent	02/2008-05/2008
1217 W 425 N St. George, UT	Zane Steven Vincent Heather Y Vincent	04/2007-02/2008
622 S. Main Gunnison, UT	Zane Steven Vincent Heather Y Vincent	06/2008-01/2010

16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
Heather Rose Vincent (Former Spouse)

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **June 2, 2010**

Signature **/s/ Zane Steven Vincent**
Zane Steven Vincent
Debtor

Date **June 2, 2010**

Signature **/s/ Heather Y Vincent**
Heather Y Vincent
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

**United States Bankruptcy Court
District of Utah**

In re **Zane Steven Vincent
Heather Y Vincent**

Debtor(s)

Case No. **10-26730**

Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: RC Willey +	Describe Property Securing Debt: Sofa Location: Not In Debtor's possession
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date **June 2, 2010**

Signature **/s/ Zane Steven Vincent**
Zane Steven Vincent
Debtor

Date **June 2, 2010**

Signature **/s/ Heather Y Vincent**
Heather Y Vincent
Joint Debtor